

<b>Notice of References Cited</b>	Application/Control No. 09/866,730	Applicant(s)/Patent Under Reexamination HAYS, DAVID ALLEN	
	Examiner Elda Milef	Art Unit 3628	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Pfeifer, Michael R. "Sharing Secrets." Mortgage Banking. Washington: Dec. 1995. Vol. 56, Iss. 3; pg. 67 (10 pages).
	V	Tannehill, Steven. "A Pivotal Year for Servicing". Morgage Banking. Washington: Oct. 1992. Vol. 53, Iss. 1; pg. 91 (6 pages).
	W	Bruce, Kathleen J. "Sell Servicing at a Profit." Mortgage Banking. Feb 1988, Vol. 48. Iss. 5, pg. 59 (4 pages).
	X	Beidl, Richard A. "The Virtual Mortgage Bank: How Technology Is Toppling Traditional Barriers". 1999 TowerGroup, Needham, MA USA, June 1999 (15 pages).

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.